

United States Bankruptcy CourtDistrict of New Jersey
Camden Division**VOLUNTARY PETITION**

Name of Debtor - (If individual, enter Last, First, Middle): Germany, Alfonso L.	Name of Joint Debtor (Spouse) (Last, First, Middle): Germany, Daisy M.
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): aka Lamont A. Germany	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): aka Daisy M. Lyons aka Daisy M. Lyons-Germany
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 2954	Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 1927
Street Address of Debtor (No. & Street, City, State & Zip Code): 253 Applewood Lane Carney's Point, NJ 08069	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): 253 Applewood Lane Carney's Point, NJ 08069
County of Residence or of the Principal Place of Business: Salem	County of Residence or of the Principal Place of Business: Salem
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):
Location of Principal Assets of Business Debtor: (if different from address listed above)	Attorney for Debtor: Jill T. Bryan Jill T. Bryan, Attorney at Law Washington Professional Campus 900 Route 168, Suite A-4 Turnersville, NJ 08012 JB 3251 Tel: (856) 227-2000 Fax: (856) 227-2212

Information Regarding the Debtor (Check the Applicable Boxes)**Venue (Check any applicable box)**

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
☐ Corporation ☐ Stockbroker
☐ Partnership ☐ Commodity Broker
☐ Other ☐ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☐ Chapter 7 ☐ Chapter 11 ☒ Chapter 13
☐ Chapter 9 ☐ Chapter 12
☐ Sec. 304 - Case Ancillary to Foreign Proceeding

Nature of Debt (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Filing Fee (Check one box)

- ☒ Full filing fee attached
- ☐ Filing fee to be paid in installments. (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101.
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e). (Optional)

Statistical/Administrative Information (Estimates only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors	1-15	16-49	50-99	100-199	200-999	1000-over
	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE FOR COURT USE ONLY

Voluntary Petition

(This page must be completed and filed in every case).

Name of Debtor(s):

Alfonso L. Germany and Daisy M. Germany

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheets)**Location****Where Filed:** District of New Jersey**Case Number**

99-10933

Date Filed

02-Feb-99

Pending Bankruptcy Case Filed By Any Spouse, Partner Or Affiliate Of This Debtor (If more than one, attach additional sheet)**Name of Debtor**

None

Case Number**Date Filed****District****Relationship****Judge****SIGNATURES****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

(If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7) I am aware that I may proceed under chapter 7, 11, 12 and 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/Alfonso L. Germany

Signature of Debtor

X /s/Daisy M. Germany

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X /s/Jill T. Bryan

Signature of Attorney for Debtor(s)

Date

Exhibit C

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made part of this petition.☒ No**Signature of Attorney****X** /s/Jill T. Bryan

Signature of Attorney for Debtor(s)

Jill T. Bryan

JB 3251

Printed Name of Attorney for Debtor(s)

Jill T. Bryan, Attorney at Law

Firm Name

Washington Professional Campus

900 Route 168, Suite A-4

Turnersville, NJ 08012

Address

(856) 227-2000

Telephone Number

(856) 227-2212

Fax Number

Date

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C. § 110)

Address

Telephone Number

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate official form for each person.

X

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

United States Bankruptcy Court

District of New Jersey
Camden Division

In re: **Alfonso L. Germany and Daisy M. Germany**

Case No. _____
(If Known)

Debtors

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$174,900.00		
B - Personal Property	Yes	3	\$44,700.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$145,411.00	
E - Creditors Holding Unsecured Priority Claims	Yes	1		\$0.00	
F - Creditors Holding Unsecured Non Priority Claims	Yes	2		\$6,931.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$7,804.90
J - Current Expenditures of Individual Debtor(s)	Yes	2			\$4,539.00
Total Number of Sheets in All Schedules ⇒		14			
Total Assets ⇒			\$219,600.00		
Total Liabilities ⇒				\$152,342.00	

In re: Alfonso L. Germany and Daisy M. Germany

Case No.

Chapter 13

Last four digits of Social Security No.: 2954
Debtors 1927

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a co-tenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

DESCRIPTION AND LOCATION OF PROPERTY	NATURE OF DEBTOR'S INTEREST IN PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION	AMOUNT OF SECURED CLAIM
single family home 253 Applewood Lane Carneys Point, NJ	fee simple tenancy by entireties	J	\$174,900.00	\$126,000.00 mortgage
Total:			\$174,900.00	

In re: Alfonso L. Germany and Daisy M. Germany

Case No.

Chapter 13

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SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
1. Cash on hand.		Cash on hand	J	\$8,000.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Sun East checking account		\$800.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X			
4. Household goods and furnishings, including audio, video, and computer equipment.		Household goods and furnishings		\$10,000.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		Misc. household items		\$1,000.00
6. Wearing apparel.		Misc. wearing apparel		\$500.00
7. Furs and jewelry.		Misc. jewelry		\$2,000.00
8. Firearms and sports, photographic, and other hobby equipment.		camera		\$600.00
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Combined and Prudential insurance cash surrender		\$800.00
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.	X			

In re: Alfonso L. Germany and Daisy M. Germany

Case No.

Chapter 13

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Debtors

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	NONE	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
21. Patents, copyrights, and other intellectual property. Give particulars.	X			
22. Licenses, franchises, and other general intangibles. Give particulars.	X			
23. Automobiles, trucks, trailers, and other vehicles.		1995 Ford F150 truck		\$3,500.00

In re: Alfonso L. Germany and Daisy M. Germany

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Debtors

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SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

TYPE OF PROPERTY	N O N E	DESCRIPTION AND LOCATION OF PROPERTY	HUS., WIFE, JOINT, OR COMM.	CURRENT MARKET VALUE OF DEBTOR'S INTEREST IN PROPERTY WITHOUT DEDUCTING ANY SECURED CLAIM OR EXEMPTION
23. Automobiles, trucks, trailers, and other vehicles.		1999 Lexus GS 400		\$17,500.00
24. Boats, motors, and accessories.	X			
25. Aircraft and accessories.	X			
26. Office equipment, furnishings, and supplies.	X			
27. Machinery, fixtures, equipment and supplies used in business.	X			
28. Inventory.	X			
29. Animals.	X			
30. Crops - growing or harvested. Give particulars.	X			
31. Farming equipment and implements.	X			
32. Farm supplies, chemicals, and feed.	X			
33. Other personal property of any kind not already listed. Itemize.	X			

0 continuation sheet(s) attache

Total ⇨ \$44,700.00

In re: Alfonso L. Germany and Daisy M. Germany

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Debtors 1927

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemption to which debtor is entitled under

- ☒ 11 U.S.C. 522(b)(1) Exemptions provided in 11 U.S.C. 522(d). Note: These exemptions are available only in certain states.
- ☐ 11 U.S.C. 522(b)(2) Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

DESCRIPTION OF PROPERTY	SPECIFY LAW PROVIDING EACH EXEMPTION	VALUE OF CLAIMED EXEMPTION	CURRENT MARKET VALUE OF PROPERTY WITHOUT DEDUCTING EXEMPTIONS
single family home	11 USC § 522(d)(11)(D)	\$36,900.00	\$174,900.00
Cash on hand	11 USC § 522(d)(5)	\$1,850.00	\$8,000.00
Household goods and furnishings	11 USC § 522(d)(3)	\$10,000.00	\$10,000.00
Misc. household items	11 USC § 522(d)(3)	\$1,000.00	\$1,000.00
Misc. wearing apparel	11 USC § 522(d)(3)	\$500.00	\$500.00
Misc. jewelry	11 USC § 522(d)(4)	\$2,000.00	\$2,000.00
camera	11 USC § 522(d)(3)	\$600.00	\$600.00
Combined and Prudential insurance cash surrender	11 USC § 522(d)(8)	\$800.00	\$800.00
1995 Ford F150 truck	11 USC § 522(d)(2)	\$3,500.00	\$3,500.00
1999 Lexus GS 400	11 USC § 522(d)(2)	\$1,602.00	\$17,500.00

In re: Alfonso L. Germany and Daisy M. Germany

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Debtors **1927**

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SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION OF CLAIM
Account No: *3449 Citifinancial Mortgage Co. 111 Northpoint Drive Coppell, TX 75019			Date Incurred: Nature of Lien: mortgage Property: single family home				\$126,000.00	\$0.00
VALUE: \$174,900.00								
Claim Representative Zucker Goldberg and Ackerman PO Box 1024 Mountainside, NJ 07092			Representing: Citifinancial Mortgage Co.					
Account No: *2036 Lexus Financial Services PO Box 8026 Cedar Rapids, IA 54208-8026			Date Incurred: Nature of Lien: auto loan Property: 1999 Lexus GS 400				\$15,898.00	\$0.00
VALUE: \$17,500.00								
Account No: *6096 Wachovia Bank PO Box 2248 Jacksonville, FL 32203		H	Date Incurred: Nature of Lien: Car loan Property: 1995 Ford F150 truck				\$3,513.00	\$13.00
VALUE: \$3,500.00								

In re: **Alfonso L. Germany and Daisy M. Germany**

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SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITIES (Check the appropriate box(s) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to a maximum of \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to a maximum of \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to a maximum of \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, maintenance or support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and certain other debts owed to governmental units**

Taxes, customs duties, and penalties owing to federal, state and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to maintain the capital of an insured depository institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

** Amounts are subject to adjustment on April 1, 2004, and every three years thereafter with respect to cases commenced on or after the date of adjustment.*

In re: Alfonso L. Germany and Daisy M. Germany

Case No.

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1927

Debtors

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Hus., Wife, Joint, or Comm."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions, above.)	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No: *1-88 Blazer Finance Attn: Howard W. Smith, Esq. 1670 Whitehorse-Hamilton Square Rd. Trenton, NJ 08690			Date Incurred: Consideration for Claim: Personal loan			X	\$1,000.00 Estimated
Account No: *2769 Capital One PO Box 85015 Richmond, VA 23285-5015			Date Incurred: Consideration for Claim: Credit Card Purchases				\$1,227.00
Claim Representative Northland Group PO Box 390846 Edina, MN 55439			Representing: Capital One				
Account No: Five Star Rentals, Inc. 78 South Hook Road Pennsville, NJ 08070			Date Incurred: Consideration for Claim: business rental				\$113.00
Claim Representative John Ford Evans, Esq. 109 E. Grant Street Woodstown, NJ 08098			Representing: Five Star Rentals, Inc.				
Account No: *4092 GMAC PO Box 7041 Troy, MI 48007-7041			Date Incurred: Consideration for Claim: Deficiency on repossessed vehicle				\$2,890.00
Account No: Palisades Collection 210 Sylvan Avenue Englewood Cliffs, NJ 07632			Date Incurred: Consideration for Claim: Telephone				\$1,235.00
(Total of this page) Subtotal ⇨							\$6,465.00
Total ⇨							N/A

In re: Alfonso L. Germany and Daisy M. Germany

Case No.

Chapter 13

Last four digits of Social Security No.: 2954

Debtors

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SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND ACCOUNT NUMBER	C O D E B T O R	HUS., WIFE, JOINT, OR COMM.	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Claim Representative Pressler and Pressler 16 Wing Drive, 2nd Floor Cedar Knolls, NJ 07927			Representing: Palisades Collection				
Account No: Robert Stern, DMD 279 S. Broadway Pennsville, NJ 08070			Date Incurred: Consideration for Claim: Medical expenses				\$30.00
Account No: State of New Jersey NJ-AISC PO Box 4775 Trenton, NJ 08650-4775		H	Date Incurred: Consideration for Claim: insurance surcharges				\$208.00
Claim Representative Attorney General State of New Jersey 25 Market Street PO Box 106 Trenton, NJ 08625			Representing: State of New Jersey				
Account No: *2-01 Verizon Communications Attn: AFNI, Inc. PO Box 3517 Bloomington, IL 61702		H	Date Incurred: Consideration for Claim: Telephone				\$228.00
(Total of this page) Subtotal ⇒							\$466.00
Total ⇒							\$6,931.00

In re: **Alfonso L. Germany and Daisy M. Germany**

Case No.

Chapter 13

Last four digits of Social Security No.: 2954
Debtors 1927

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interest in contract, i.e. "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF
OTHER PARTIES TO LEASE OR CONTRACT

DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER
LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY
GOVERNMENT CONTRACT

Coverall of Philadelphia
920 Germantown Pike
Plymouth Meeting, PA 19462

franchise
Debtor intends to assume this contract.

In re: **Alfonso L. Germany and Daisy M. Germany**

Case No.

Chapter 13

Last four digits of Social Security No.: 2954
Debtors 1927

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR.	NAME AND ADDRESS OF CREDITOR

In re: Alfonso L. Germany and Daisy M. Germany

Case No.

Chapter 13

Last four digits of Social Security No.: 2954
1927

Debtors

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	Age
Married	daughter	16

EMPLOYMENT

DEBTOR		SPOUSE	
Occupation	backhoe operator	Occupation	
Name of Employer	Chester Water Authority	Name of Employer	not employed
How long employed	29 years	How long employed	
Address of Employer	5th and Welsh Street Chester, PA 19013	Address of Employer	

Income: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (prorate if not paid monthly.)

Estimated monthly overtime

DEBTOR

SPOUSE

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) :

SUBTOTAL OF PAYROLL DEDUCTIONS

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm
(attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the
debtor's use or that of dependents listed above

Social security or other government assistance
(Specify)

Pension or retirement income

Other monthly income

(Specify)

TOTAL MONTHLY INCOME

TOTAL COMBINED MONTHLY INCOME

\$7,804.90

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document

None

In re: Alfonso L. Germany and Daisy M. Germany

Case No.

Chapter 13

Last four digits of Social Security No.: 2954
1927

Debtors

SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTORS

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		\$1,472.00
Are real estate taxes included?	Yes _____ No <u>X</u>	
Is property insurance included?	Yes _____ No <u>X</u>	
Utilities Electricity and heating fuel		\$580.00
Water and sewer		\$58.00
Telephone		\$100.00
Other : cable		\$60.00
Home maintenance (repairs and upkeep)		\$0.00
Food		\$300.00
Clothing		\$150.00
Laundry and dry cleaning		\$100.00
Medical and dental expenses		\$100.00
Transportation (not including car payments)		\$250.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		\$60.00
Charitable contributions		\$0.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's		\$26.00
Life		\$140.00
Health		\$0.00
Auto		\$300.00
Other :		\$0.00
Taxes (not deducted from wages or included in home mortgage payments)		
Specify : property taxes		\$208.00
Installment payments: (In Chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto		\$0.00
Other : spouse's car payment		\$515.00
Alimony, maintenance, and support paid to others		\$0.00
Payments for support of additional dependents not living at your home		\$0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		\$0.00
Other : personal grooming		\$120.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		\$4,539.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]

Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A. Total projected monthly income		\$7,804.90
B. Total projected monthly expenses		\$4,539.00
C. Excess income (A minus B)		\$3,265.90
D. Total amount to be paid into plan each	Monthly	\$885.00
	(Interval)	

In re: Alfonso L. Germany and Daisy M. Germany

Case No.

Chapter 13

Last four digits of Social Security No.: 2954
Debtors 1927

ATTACHMENT TO SCHEDULE J BUSINESS INCOME AND EXPENDITURES

Source: Alfonso German

Ownership: Debtor 100%

CURRENT MONTHLY BUSINESS INCOME

Total:

\$4,500.00

CURRENT MONTHLY BUSINESS EXPENSES

Total Current Monthly Expenses

\$0.00

Excess of Income Over Expenses

\$4,500.00

UNITED STATES BANKRUPTCY COURT

**District of New Jersey
Camden Division**

In re:
Alfonso L. Germany
Daisy M. Germany
Debtors

Chapter 13
Case Number: _____

Declaration Under Penalty of Perjury by Individual / Joint Debtor

We declare under penalty of perjury that we have read the foregoing summary and schedules, consisting of 15 sheets, and they are true and correct to the best of our knowledge, information and belief.

Date: 5/26/05 Signature: /s/Alfonso L. Germany
Alfonso L. Germany

Date: 5/26/05 Signature: /s/Daisy M. Germany
Daisy M. Germany

Certification and Signature of Non-Attorney Bankruptcy Petition Preparer (See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Print or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by 11 USC § 110(c).)

Address

Tel . No.

Name and Social Security Number of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156.

Declaration Under Penalty of Perjury on Behalf of Corporation or Partnership

I, _____, _____ of the _____, named as debtor in this case, declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 15 sheets, and that they are true and correct to the best of my knowledge, information, and belief.

Date: _____

Signature: _____

Name: _____

Title: _____

UNITED STATES BANKRUPTCY COURT
District of New Jersey
Camden Division

In re: **Alfonso L. Germany and Daisy M. Germany**

Case No. _____

Statement Of Financial Affairs

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"IN BUSINESS." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"INSIDER." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

None

[]

1. Income from employment or operation of business

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Amount	Source (if more than one)	Year	Fiscal Year
H	\$69,832.00	earnings	2004	2004
H	\$59,571.00	earnings	2003	2003

None

[]

2. Income other than from employment or operation of business

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

	Amount	Source (if more than one)	Year
W	\$3,000.00	gambling	2003

None

[]

3. Payments to creditors

A. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Dates of Payments	Amount Paid	Amount Still Owing
Lexus Financial Services PO Box 8026 Cedar Rapids, IA 54208-8026	4/05	\$1,606.00	\$15,898.00
South Jersey Gas Co. Customer Care Center PO Box 577 Hammonton, NJ 08037	4/05	\$1,568.00	\$0.00

None

[X]

B. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor and Relationship to Debtor	Date of Payment	Amount Paid	Amount Still Owing
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None

[]

4. Suits and administrative proceedings, executions, garnishments and attachments

A. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Caption of Suit and Case Number	Nature of Proceeding	Court or Agency and Location	Status or Disposition
Blazer Finance vs. Daisy M. Lyons-Germany DJ-35731-88	contract	NJ Superior Court Salem County Law Div.	judgment
Citifinancial vs. Germany F-1023-04	foreclosure	Superior Court of NJ Salem County Chancery Div.	sheriff sale scheduled

Five Star Rentals vs. contract
Lamont Germany
SC 728-04

Superior Court of NJ
Salem County small
claims

Palisades Collection vs. contract
Daisy Germany
SLM DC-000621-05

NJ Superior Court
Salem County Law Div. complaint filed 5/19/05

None
[X]

B. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person for Whose Benefit Property was Seized	Date of Seizure	Description and Value of Property
--	-----------------	--------------------------------------

None
[X]

5. Repossessions, foreclosures and returns

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor or Seller	Date of Repossession, Foreclosure Sale, Transfer or Return	Description and Value of Property
---	--	--------------------------------------

None
[X]

6. Assignments and receiverships

A. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Assignee	Date of Assignment	Terms of Assignment or Settlement
------------------------------	--------------------	--------------------------------------

None
[X]

B. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Custodian	Name and Location of Court, Case Title & Number	Date of Order	Description and Value of Property
----------------------------------	---	---------------	--------------------------------------

None
[X]

7. Gifts

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Person or Organization	Relationship to Debtor, if any	Date of Gift	Description and Value of Gift
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None
[]

8. Losses

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Description and Value of Property	Description of Circumstances and, If Loss was Covered in Whole or in Part By Insurance, Give Particulars	Date Of Loss
1992 Ford Aerostar- totalledValue unknown	one-car accident-not covered by insurance	7/04

None
[]

9. Payments related to debt counseling or bankruptcy

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within **one year** immediately preceding the commencement of this case.

Name and Address of Payee	Date of Payment, Name of Payor if Other Than Debtor	Amount of Money or Description and Value of Property
Jill T. Bryan Washington Professional Campus 900 Route 168, Suite A-4 Turnersville, NJ 08012		\$556.00

None
[X]

10. Other transfers

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Transferee, Relationship to Debtor	Date	Describe Property Transferred and Value Received
---	------	--

None
[X]

11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Institution	Type of Account, Last Four Digits of Account Number, and Amount of Final Balance	Amount and Date of Sale or Closing
---------------------------------	--	------------------------------------

None
[X]

12. Safe deposit boxes

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Bank or Other Depository	Name and Addresses of Those With Access to Box or Depository	Description of Contents	Date of Transfer or Surrender, if any
--	--	-------------------------	---------------------------------------

None
[X]

13. Setoffs

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Name and Address of Creditor	Date of Setoff	Amount of Setoff
------------------------------	----------------	------------------

None
[X]

14. Property held for another person

List all property owned by another person that the debtor holds or controls.

Name and Address of Owner	Description and Value of Property	Location of Property
---------------------------	-----------------------------------	----------------------

None
[X]

15. Prior address of debtor

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

Address	Name Used	Dates of Occupancy
---------	-----------	--------------------

None

[X]

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

Name

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None

[X]

A. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
------------------------------	--	-----------------------	--------------------------

None

[X]

B. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

Site Name and Address	Name and Address of Governmental Unit	Date of Notice	Environmental Law
------------------------------	--	-----------------------	--------------------------

None

[X]

C. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Name and Address of Governmental Unit	Docket Number	Status or Disposition
--	----------------------	------------------------------

None

[]

18. Nature, location and name of business

A. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

Name	Taxpayer I.D. Number (EIN)	Address	Nature of Business	Beginning and Ending Dates
Alfonso Germany		253 Applewood Lane Carney's point, NJ	janitorial franchise	1990-present

None

[X]

B. Identify any business listed in response to subdivision A., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Name	Address
------	---------

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

None

[X]

19. Books, records and financial statements

A. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

Name and Address	Dates Services Rendered
------------------	-------------------------

None B. List all firms or individuals who within the **two years** immediately preceding the filing of this
[X] bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

Name	Address	Dates Services Rendered
-------------	----------------	--------------------------------

None C. List all firms or individuals who at the time of the commencement of this case were in possession
[] of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

Name	Address
debtor	

None D. List all financial institutions, creditors and other parties, including mercantile and trade agencies,
[X] to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

Name and Address	Date Issued
-------------------------	--------------------

None **20. Inventories**
[X] A. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

Date of Inventory	Inventory Supervisor	Dollar Amount of Inventory (Specify cost, market or other basis)
--------------------------	-----------------------------	--

None B. List the name and address of the person having possession of the records of each of the two
[X] inventories reported in A, above.

Date of Inventory	Name and Address of Custodian of Inventory Records
--------------------------	---

None **21. Current Partners, Officers, Directors, Shareholders**
[X] A. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

Name and Address	Nature of Interest	Percentage of Interest
-------------------------	---------------------------	-------------------------------

None B. If the debtor is a corporation, list all officers and directors of the corporation, and each
[X] stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

Name and Address	Title	Nature and Percentage of Stock Ownership
-------------------------	--------------	---

None
[X]

22. Former Partners, Officers, Directors, and Shareholders

A. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

Name	Address	Date of Withdrawal
------	---------	--------------------

None
[X]

B. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

Name and Address	Title	Date of Termination
------------------	-------	---------------------

None
[X]

23. Withdrawals from a partnership or distributions by a corporation

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

Name and Address of Recipient, Relationship to Debtor	Date and Purpose of Withdrawal	Amount of Money or Description and Value of Property
---	--------------------------------	--

None
[X]

24. Tax Consolidation Group

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

Name of Parent Corporation	Taxpayer Identification Number (EIN)
----------------------------	--------------------------------------

None
[X]

25. Pension Funds

If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

Name of Pension Fund	Taxpayer Identification Number (EIN)
----------------------	--------------------------------------

* * * * *

[If completed by an individual or individual and spouse]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct.

Date 5/26/05 /s/Alfonso L. Germany
Signature of Debtor
Alfonso L. Germany

Date 5/26/05 /s/Daisy M. Germany
Signature of Joint Debtor, (if any)
Daisy M. Germany

[If completed on behalf of a partnership or corporation]

I declare under penalty of perjury that I have read the answers contained in the foregoing Statement of Financial Affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information and belief.

Date _____ Signature _____
Print Name and Title _____

[An individual signing on behalf of a partnership or corporation must indicate position or relationship to debtor.]

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571.

CERTIFICATION AND SIGNATURE OF NON-ATTORNEY BANKRUPTCY PETITION PREPARER
(See 11 U.S.C. § 110)

I certify that I am a bankruptcy petition preparer as defined in U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed or Typed Name of Bankruptcy Petition Preparer

Social Security Number
(Required by 11 U.S.C. § 110(c).)

Address

Names and Social Security Numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional signed sheets conforming to the appropriate Official Form for each person.

Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 18 U.S.C. § 156.

Attorney General State of New Jersey
25 Market Street
PO Box 106
Trenton, NJ 08625

Blazer Finance
*1-88
Attn: Howard W. Smith, Esq.
1670 Whitehorse-Hamilton Square Rd.
Trenton, NJ 08690

Capital One
*2769
PO Box 85015
Richmond, VA 23285-5015

Citifinancial Mortgage Co.
*3449
111 Northpoint Drive
Coppell, TX 75019

Coverall of Philadelphia
920 Germantown Pike
Plymouth Meeting, PA 19462

Five Star Rentals, Inc.
78 South Hook Road
Pennsville, NJ 08070

GMAC
*4092
PO Box 7041
Troy, MI 48007-7041

John Ford Evans, Esq.
109 E. Grant Street
Woodstown, NJ 08098

Lexus Financial Services
*2036
PO Box 8026
Cedar Rapids, IA 54208-8026

Northland Group
*2769
PO Box 390846
Edina, MN 55439

Palisades Collection
210 Sylvan Avenue
Englewood Cliffs, NJ 07632

Pressler and Pressler
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Cedar Knolls, NJ 07927

Robert Sterm, DMD
279 S. Broadway
Pennsville, NJ 08070

State of New Jersey
NJ-AISC
PO Box 4775
Trenton, NJ 08650-4775

Verizon Communications
*2-01
Attn: AFNI, Inc.
PO Box 3517
Bloomington, IL 61702

Wachovia Bank
*6096
PO Box 2248
Jacksonville, FL 32203

Zucker Goldberg and Ackerman
*3449
PO Box 1024
Mountainside, NJ 07092

Jill T. Bryan
Jill T. Bryan, Attorney at Law
Washington Professional Campus
900 Route 168, Suite A-4
Turnersville, NJ 08012
Tel: (856) 227-2000
Fax: (856) 227-2212
Attorney for Petitioners

UNITED STATES BANKRUPTCY COURT
District of New Jersey
Camden Division

In re:
Alfonso L. Germany
Daisy M. Germany
Debtors

Chapter 13
Case Number: _____

VERIFICATION OF CREDITOR MAILING MATRIX

The above named debtors or debtors' attorney if applicable, do hereby certify under penalty of perjury that the attached Master Mailing List of creditors, consisting of 3 pages including this declaration, is complete, correct and consistent with the debtors' schedules pursuant to the local bankruptcy rules and we assume all responsibility for errors and omissions.

Dated: Friday, June 03, 2005

/s/Alfonso L. Germany

Alfonso L. Germany
Debtor

/s/Daisy M. Germany

Daisy M. Germany
Joint Debtor

/s/Jill T. Bryan

Jill T. Bryan
Attorney for Petitioners

UNITED STATES BANKRUPTCY COURT

District of New Jersey

Camden Division

In re:
 Alfonso L. Germany
 Daisy M. Germany
 Debtors

Chapter 13
 Case Number: _____

Disclosure of Compensation of Attorney for Debtor

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$2,000.00
Prior to the filing of this statement I have received.....	\$556.00
Balance Due.....	\$1,444.00

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

5. In return for the above fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:
 Amendments, motions and other contested matters.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Date: 5/26/05

/s/Jill T. Bryan

Signature of Attorney

Jill T. Bryan

Jill T. Bryan, Attorney at Law

UNITED STATES BANKRUPTCY COURT

District of New Jersey

Camden Division

In re:
Alfonso L. Germany
Daisy M. Germany
Debtors

Chapter 13
Case Number: _____

List of Creditors

Blazer Finance
Attn: Howard W. Smith, Esq.
1670 Whitehorse-Hamilton Square
Rd.
Trenton, NJ 08690

Capital One
PO Box 85015
Richmond, VA 23285-5015

Citifinancial Mortgage Co.
111 Northpoint Drive
Coppell, TX 75019

Five Star Rentals, Inc.
78 South Hook Road
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Trenton, NJ 08650-4775

Verizon Communications
Attn: AFNI, Inc.
PO Box 3517
Bloomington, IL 61702

Wachovia Bank
PO Box 2248
Jacksonville, FL 32203

Date: Friday, June 03, 2005

/s/Jill T. Bryan

Jill T. Bryan

Attorney for Debtors

Jill T. Bryan, Attorney at Law

Washington Professional Campus

900 Route 168, Suite A-4

Turnersville, NJ 08012

UNITED STATES BANKRUPTCY COURT

District of New Jersey

Camden Division

NOTICE TO INDIVIDUAL CONSUMER DEBTOR

The purpose of this notice is to acquaint you with the four chapters of the federal Bankruptcy Code under which you may file a bankruptcy petition. The bankruptcy law is complicated and not easily described. Therefore, you should seek the advice of an attorney to learn of your rights and responsibilities under the law should you decide to file a petition with the court. Neither the judge nor the court's employees may provide you with legal advice.

Chapter 7: Liquidation (\$155 filing fee plus \$39 administrative fee and \$15 trustee fee)

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts.
2. Under chapter 7 a trustee takes possession of all your property. You may claim certain of your property as exempt under governing law. The trustee then liquidates the property and uses the proceeds to pay your creditors according to priorities of the Bankruptcy Code.
3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code your discharge may be denied by the court, and the purpose for which you filed the bankruptcy petition will be defeated.
4. Even if you receive a discharge, there are some debts that are not discharged under the law. Therefore, you may still be responsible for such debts as certain taxes and student loans, alimony and support payments, criminal restitution, and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs.
5. Under certain circumstances you may keep property that you have purchased subject to a valid security interest. Your attorney can explain the options that are available to you.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$155 filing fee plus \$39 administrative fee)

1. Chapter 13 is designed for individuals with regular income who are temporarily unable to pay their debts but would like to pay them in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
2. Under chapter 13 you must file a plan with the court to pay your creditors all or part of the money that you owe them, using your future earnings. Usually, the period allowed by the court to repay your debts is three years, but not more than five years. Your plan must be approved by the court before it can take effect.
3. Under chapter 13, unlike chapter 7, you may keep all your property, both exempt and nonexempt as long as you continue to make payments under the plan.
4. After completion of payments under your plan, your debts are discharged except alimony and support payments, student loans, certain other debts including criminal restitution and debts for death or personal injury caused by driving while intoxicated from alcohol or drugs, and long term secured obligations.

Chapter 11 is designed primarily for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12 is designed to permit family farmers to repay their debts over a period of time from future earnings and is in many ways similar to a chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family owned farm.

<u>5/26/05</u>	<u>/s/Alfonso L. Germany</u>	
Date	Signature of Debtor	Case Number
<u>5/26/05</u>	<u>/s/Daisy M. Germany</u>	
Date	Signature of Joint Debtor	Case Number